

**From:** Kenlyn T. Gretz

**Subject:** Electronic Fund Transfers

Date: Nov 19, 2004

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Proposal: Regulation E - Electronic Funds  
Transfer  
Document ID: R-1210  
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Category of  
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Comments:

@@@RCK - I don't feel it is necessary that Regulation E regulate that the consumer have to get a signature for the representment of the NSF Fee ... NACHA does a great job already regulating this and as consumers learn to understand the ACH processes, they will be more familiar with these types of transaction .. would much rather have NACHA ruling this than the Federal Government ..sorry ... the FED has plenty of other "good things" to regulate... thanks for listening.

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Windows NT 5.1; Q312461)